



DEPARTMENT OF THE ARMY
HEADQUARTERS, CALIFORNIA ARMY NATIONAL GUARD
9800 GOETHE ROAD, P.O. BOX 269101
SACRAMENTO, CALIFORNIA 95826-9101

CAMP-CE

12 January 2005

MEMORANDUM FOR CA-ARNG Soldiers/Students

SUBJECT: Montgomery GI Bill and Student Loan Information for Activated Guard/Reservists

1. Enclosed is information in reference to Montgomery GI Bill (MGIB) benefits and student loan payment options, for soldiers who are being activated.
2. Please read the information contained in the packet and use the sample letters to assist you in withdrawing from school without losing your MGIB entitlement and postponing student loan payments without penalty. There is also a very helpful checklist to assist you through the process.
3. Please feel free to contact the education office with any questions you may have at toll free 1-866-338-2863/1-866-EDUC8ME.

FOR THE COMMANDER:

A handwritten signature in black ink, appearing to read "Sylvia R. Crockett", is positioned above the typed name.

SYLVIA R. CROCKETT
COL, GS, CA ARNG
Army Division, G-1

6 Encls

1. MGIB/Loan Information
2. Activation/Mobilization Checklist
3. Sample Letter to Colleges
4. Sample Letter to Lenders
5. AARTS Transcript System
6. Department of Education News,
24 Sep 01



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Montgomery GI Bill and Student Loan Information for Activated Guard-Reservists

1. Soldiers in receipt of Montgomery GI Bill (MGIB) benefits who are forced to withdraw from school for activation purposes will have their entitlements restored for the period of the term completed. For example, if a soldier began school in September and was called to active duty in November, the months of September and October will not count against their entitlement.
2. Soldiers **must** notify the school that they are being activated. They must also notify the VA counselor at the school they attend. They should bring a copy of their orders. If the soldier does not officially withdraw from school and notify the VA counselor, he/she will not be able to recoup the months of entitlements lost. A sample letter is found below.
3. If you have a student loan, notify your lender that you have been activated. Lenders will automatically postpone the student loan payments of borrowers during the period of the borrower's active duty service. Borrowers with subsidized student loans will be eligible to have the federal government assume the interest payments on their loans while they are on military duty. The U.S. Department of Education Web site contains information and guidelines regarding loan relief for persons affected by military mobilization.
<http://www.ifap.ed.gov/dpcletters/GEN0113.html>
4. Any activated soldier receiving federal tuition assistance should notify the Education Services Officer at toll free 1-866-EDUC-8-ME.

Activation and Mobilization Checklist

1. Notify the school and your professor/instructor that you have been activated and present the appropriate administrator with a copy of your orders.
2. Be sure to make contact either in person or via telephone. Leaving a voicemail or email message is insufficient because further information may be required.
3. Keep a record of names, dates, individuals, and a brief summary of your conversations with the school and lending institution.
4. Notify your school's VA counselor that you have been activated and present your activation orders. Discuss the appropriate course of action with the VA Counselor.
5. Contact your student loan lender. It is your responsibility to follow through with any procedure the lender indicates.
6. Call your Education Office. If you encounter any problems resolving your academic status, request assistance from your Education coordinator.

Note: To ensure proper credit and to prevent any financial loss to the soldier, these steps must be completed prior to departure.

For more information and sample letters to institutions go to:

<http://www.soc.aascu.org/socguard/ActMobil.html>

Sample Letter to College Administrators

Name of College

College Address

City, State, Zip

Dear College Administrator:

I, _____, SSN _____ request cancellation of my [school term] enrollment and that all charges incurred be waived for this term. The reason for this request is the activation of my [NG Reserve unit] for [reason for mobilization]. A copy of my order to active duty is attached.

The U.S. Department of Education issued guidance to colleges and universities strongly encouraging them to provide full refunds of tuition and other institutional charges to those students forced to withdrawal to fulfill their military obligation. Furthermore, the CAARNG Civilian Education Office has issued guidance to California Army National Guard units concerning those individuals enrolled in college under the Federal tuition assistance program (where applicable). To discuss this guidance, please contact the Education Office at (916)854-3225.

Thank you for your consideration in this matter and I hope to return to classes as soon as I am released from active duty.

Sincerely,

Soldier's Signature
Enclosure: Soldier's Orders
[state]

Printed Name of Soldier

Soldier's Street Address

City, State, Zip

Date

UNITED STATES
DEPARTMENT OF EDUCATION



NEWS

FOR RELEASE:
September 24, 2001

Contact: Stephanie Babyak
(202) 401-2311
Jane Glickman
(202) 401-1307

U.S. Education Department Grants Loan Relief to Military Personnel Called to Active Duty

Also asks colleges and universities to refund tuition and charges

To assist members of the military who have been reassigned or activated as a result of the recent terrorist attacks, the U.S. Department of Education today directed lenders and colleges and universities to provide them with relief from their student loan obligations.

"The young men and women who serve our country have an enormous job to do in the coming months," said U.S. Secretary of Education Rod Paige. "The actions we are taking today will ease their financial burdens as they defend our country in these challenging times."

Today's actions apply to members of the National Guard and the Ready Reserves of the Armed Forces who have been called to active duty. The department's guidance relates to student loans made under the Federal Family Education Loan, William D. Ford Loan, and Federal Perkins Loan programs.

Under the department's guidance, lenders will automatically postpone the student loan payments of borrowers during the period of the borrower's active duty service. Borrowers with subsidized student loans will be eligible to have the federal government assume the interest payments on their loans while they are on military duty.

For military personnel called to active duty whose loans are not yet in repayment because they are currently students, or have only recently left school and are therefore in a grace period, the department has directed lenders to hold their loans in their current deferment status. Borrowers will not be required to make payments to their lenders during the term of their military service, as well as for a reasonable amount of additional time for the borrower to resume enrollment in school. In addition, borrowers generally receive a 6 to 9 month grace period after leaving school, and the department's action ensures that these students will not lose the benefit of this grace period as a result of their service.

In additional guidance, the department strongly encouraged colleges and universities to provide either a full refund of tuition and other institutional charges or comparable credit to students forced to withdraw from school to fulfill their military obligations. The department also urged schools to offer flexible re-enrollment options to these affected students and to other students who have been forced to withdraw from school as a result of the terrorist attacks.

"Many people's families and livelihoods have been dramatically changed by recent events," Paige said, "and I hope the nation's colleges and universities will give people time and flexibility to return to their normal routines and activities, just as I hope they work with the department to help our military."

reservists make the transition to active duty."

The department's actions also relax requirements that schools return federal financial aid to the government when a student aid recipient withdraws from school. As a result of today's actions, students who withdraw because they are called to active duty or have been affected by the military mobilization, as well as others who withdraw as a direct result of the terrorist attacks, will not be required to return financial aid funds they received for books and living expenses.

Borrowers and their families who have questions about this or other guidance issued by the department should call 1-800-4FEDAID (1-800-433-3243) (TTY: 800-730-8913).

NOTE TO EDITORS: A copy of the guidance letter can be obtained at <http://ifap.ed.gov> under the heading SFA Guidance Relating to Terrorist Attacks.

ED^{HOME}

Sample Letter to Lending Institutions

Name of Lender

Lender's Address

City, State, Zip

Dear Loan Administrator:

I _____, SSN: _____ have been ordered to active duty for "reason for mobilization". A copy of my order to duty is attached. I request that my student loan(s) if in an in-school status, an in-school deferment status, or in a grace period status remain in that status during my period of active duty. I also request the appropriate time for me to resume enrollment in the next regular enrollment period that is available.

If my loan(s) are in a repayment status, I request forbearance for the period indicated on my attached orders.

Should you have any questions please contact the Education Office at (916)854-3225.

Sincerely,

Soldier's Signature

Enclosure
Soldier's Orders

CF:

Unit

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Email **AARTS** concerning your transcript (*please use "Transcript" in the subject line*) or call us at:
(Toll Free) 1-866-297-4427,
Commercial (913) 684-3269,
or DSN 552-3269

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● AARTS is a computerized transcript system that produces official transcripts for **eligible** soldiers upon request by combining a soldier's military education and job experience with descriptions and college credit recommendations developed by the American Council on Education (ACE). In addition to name and SSN, the transcript contains the following information:

- Current or highest enlisted rank
- Military status (active or inactive)*
- Additional Skill Identifiers (ASI) and Skill Qualification identifiers (SQI)
- Formal military courses
- Military Occupational Specialties (MOS) held
- Standardized test scores
- Descriptions and credit recommendations developed by ACE

● AARTS receives its data directly from these primary sources:

- Regular Army biographical data and MOS history - PERSCOM
 - Army National Guard (to include AGR) biographical data and MOS history - Army National Guard Bureau
 - Army Reserve (to include AGR) biographical data and MOS history - Army Reserve Personnel Command (ISA - St. Louis)
 - Formal military course completions - Army Training Requirements and Resources System (ATRRS)
 - Standardized test scores - Educational Testing Service (ETS), American College Testing (ACT) and Excelsior College (ECEP)
 - Course and MOS descriptions and credit recommendations - ACE
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